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/Michael Chen/

Michael Chen

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	: 10/657,456	Confirmation No.	9809
Applicant	: Michael Hattersley et al.		
Filed	: September 08, 2003		
TC/A.U.	: 3691		
Examiner	: Shrestha, Bijendra K.		
Docket No.	: GP-03-01		
Customer No.	: 30349		

Title: METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING
 FINANCIAL ACCOUNTS

Mail Stop AF
Commissioner for Patents
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RESPONSE TO OFFICE ACTION FINAL MAILED SEPTEMBER 13, 2011

**REPLY UNDER 37 CFR §1.116
EXPEDITED PROCEDURE – TECHNOLOGY CENTER 3691**

Sir:

In response to the Office Action of September 13, 2011, please amend the above-identified application as follows:

The **Listing of Claims** begins on page **2** of this paper.

Remarks/Arguments begin on page **8** of this paper.